Welcome!

The International Center
For Assistance, Inc. (ICFA)
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www.icfainc.org

Loan Application Facts

$5K, $10K, or $15K

- 1 page application
- No Business Plan Required
- No Collateral
- No Financial Statements
- Most Funding in 4 Weeks
- 7-Year Term–no pre-payment penalty
- Interest rate prime + 4.75% ($84 p/mth=$5,000)
- Start-ups okay (1 Day)

COMMUNITY EXPRESS

TECHNICAL ASSISTANCE

Coaching/Guidance in various areas of business start-up and/or development (i.e. business plan review, marketing, bookkeeping, minority business certification, etc.)

How Do I Qualify?

CREDIT MATRIX

- **Home Ownership or Length of Time at Rented Home**

- **Business Type**

- **Average Monthly Sales**

- **Credit Report (all existing credit obligations must be current) [www.experian.com or call 888-397-3742]**

- **Length Of Time In Business (25% of start-ups are funded)**

- **Total Liquid Assets**

Are There Disqualifiers?

YES

- ☒ Any Unpaid Federal and/or State Tax Liens

- ☒ Unsatisfied Judgments

- ☒ Any Business that Earns 30% or More of Its Revenue From Gaming

- ☒ Non-Profits

- ☒ Multi-Level Marketing: i.e. Mary Kay, Herbal Life, etc.

- ☒ Speculative Real Estate (buying homes, fixing them up and reselling them)

- ☒ Adult Oriented Businesses (clubs, web sites, bookstores, etc.)

- ☒ Assisted Living (based from a home)

- ☒ Delinquent Student Loans

- ☒ **Current credit obligations should show as current on the credit report.**

What Does It Cost To Apply?

- **Packaging Fee $475**
    - $ 5,000 Loan – Fee $475.00 **($85 Guaranty Fee Taken from $475)**

    - $10,000 Loan – Fee $475.00 **+ ** $170** Guaranty Fee **Taken from LOAN**
    - $15,000 Loan – Fee $475.00 **+ ** $255** Guaranty Fee **Taken from LOAN**
      (Deducted from Loan Proceeds)**
    - Written on Business Account

- **Innovative Bank – Wire Money to Business Account**
    - With a New Business Account - Need Letter from Bank on Their Letterhead Stating:

        » Business Name
        » Your Name
        » Account Number
        » Routing Number

- **Innovative Bank will NOT deposit money into a PERSONAL Account**

- **Can NOT reapply for 1 year**

$5K, $10K, or $15K
How Can Loan Proceeds Be Used?

ANY BUSINESS EXPENSE (EXAMPLES):

- ✓ Working Capital (Rent, Utilities, Supplies, Insurance, Payroll, etc.)
- ✓ Asset Purchases (Equipment, Furniture, Fixtures, etc.)
- ✓ Other Banks (SunTrust, Bank of America, Wachovia, etc.)
- ✓ Microlenders (Virginia Community Development Loan Fund, etc.)

- Processes Credit Cards for 90,000 Merchants Across Country
  - **MasterCard & Visa**

- Owned by Intuit

- Business checking

- Presidential Packages

Presidential Packages

- **Loan**

- **Merchant Account**

- **Checking Account**

BENEFITS OF PRESIDENTIAL PACKAGES:

- Extra $1,000 to Purchase Equipment

- 1% off Loan Rate (Prime + 3.99%)

- Packaging Fee $450 vs $475

  - $ 6,000 Washington Loan – **Packaging Fee $450**

  - $11,000 Jefferson Loan – **Packaging Fee $450** + **$170 Guaranty Fee

  - $16,000 Lincoln Loan – **Packaging Fee $450** + **$255 Guaranty Fee
    (Note: Guarantee Fee is Deducted From Loan Proceeds EXCEPT FOR $5K TAKEN FROM PACKING FEE)

ALL PACKAGING FEES ARE COLLECTED FROM THE APPLICANT

IMS Hardware And Software

Type:	Internet – Software	Stationary	Mobile
Name:	Gateway Solutions	Nurit 2085	Nurit 8000
Cost:	$559 + Tax ($583.95)	$1,059 + Tax ($1,108.95)	$1,559 + Tax ($1,633.95)
Rate:	2.43% + .30 p/Trans	1.82% + .27 p/Trans	1.82% + .27p/Trans $12.00 p/mth Cingular Fee + .07 p/Trans
Add'l Fee:	$10.00 Stmt Fee	$10.00 Stmt Fee	$10.00 Stmt Fee
Min. Billing:	$25.00 Per Month	$25.00 Per Month	$25.00 Per Month
Deposited in:	2 business days	2 business days	2 business days
Fees W/drawn:	1st wk of new mth	1st wk of new mth	1st wk of new mth

Nurit 2085

POS/EDC Terminal and Integrated Printer

This point-of-sale (POS) terminal has a built-in printer and can support credit, debit, check guarantee and electronic benefits transfer (EBT).

The NURIT 2085 is user friendly and fast due to its high-speed built-in thermal printer.

The NURIT's large, high contrast alphanumeric LCD display and menu-driven software, together with four programmable function keys, allow the user to access every feature of the terminal easily and quickly.

- **Standard Features**
- Built-in radio modem
- HW/SW support for GSM, GPRS, Mobitex, CDPD, DataTac & CDMA Multi-application support
- Large, back-lit graphical LCD display
- 18-button ergonomically designed back-lit keypad; programmable quick keys Dual track bi-directional magnetic card reader
- Built-in Smart Card Interface
- Internal, Built-in PIN pad
- Easy-load paper mechanism
- Quiet, graphical thermal printer
- Rechargeable batteries